

DEPARTMENT OF SOCIAL SERVICES

744 P Street, Sacramento, CA 95814



March 12, 1987

ALL COUNTY INFORMATION NOTICE NO. 1-19-87

TO: ALL COUNTY WELFARE DIRECTORS

SUBJECT: IN-HOME SUPPORTIVE SERVICES (IHSS) INDIVIDUAL PROVIDERS
EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE (W-4)


The purpose of this letter is to inform you of procedures regarding the new Employee's Withholding Allowance Certificate (W-4) for individual providers of IHSS.

During the month of March, Electronic Data Systems (EDS) Corporation, the Department's IHSS payrolling contractor, will mail an Employee's Withholding Allowance Certificate (W-4) to each individual provider who has opted for withholding. Individual providers are to complete the Employee's Withholding Allowance Certificate and submit the W-4 to the County Welfare Department if income tax withholding is desired. All completed W-4s received should be sent to EDS for input. Income tax withholding for individual providers is voluntary.

As new individual providers are hired, your staff is required to provide them with a W-4 form. An initial stock of W-4s is being sent to each county under separate cover. Additional W-4s may be obtained from the Internal Revenue Service by calling 800-424-3676. A W-4 is attached for your use to ensure that your staff is familiar with this document.

A revised W-4 (W-4A) was recently released by the Internal Revenue Service (IRS). We were advised that the W-4 you are receiving is more accurate but that the W-4A is more simplified for completing. If you wish to receive the W-4A you may request one by calling the IRS at 800 telephone number above.

Should you have any questions about this service, please contact Mr. William Schimeck at (916) 323-5316 or ATSS 473-5316.


LOREN D. SUTER
Deputy Director
Adult and Family Services

Attachment

cc: CWDA

1987



Department of the Treasury
Internal Revenue Service

Instructions for Form W-4

Employee's Withholding Allowance Certificate

Why Must I Complete a New Form W-4?

The Tax Reform Act of 1986 made many changes to the tax law that could affect your taxes for 1987. Therefore, the amount of tax that is now withheld from your pay may no longer be correct. So that your employer will not withhold too much or too little tax from your pay, give your employer a new Form W-4.

When Must I File the Form?

Give your employer a new Form W-4 as soon as possible. While the law requires you to file a new form before October 1, 1987, you are urged to file early to avoid incorrect withholding.

What Happens If I Do Not Complete the Form?

The amount of tax withheld from your pay may not be close to the amount of tax you will owe when you file your tax return. If you do not give your employer a new Form W-4, your employer will have to ignore any previous form you have filed, and the amount withheld will probably not be correct for your tax situation.

How Do I Complete the Form?

The following instructions tell you how to complete the Form W-4 on this page. Use the worksheet on page 3 to figure the number of withholding allowances you can claim on Form W-4.

Please Note: Most employees will have to complete ONLY lines A through E of the worksheet. But if you have a spouse who is also employed, or you have more than one job at the same time, or you have nonwage income, complete the rest of the worksheet. You should also complete the worksheet if you have itemized deductions, tax credits, adjustments to income, or the age or blindness deduction.

Should I Claim the Special Withholding Allowance?

Claim this allowance if you have only one job at a time and you don't have a working spouse. Take this allowance so that you won't have too much tax withheld from your pay. See line B of the worksheet on page 3.

Step-by-Step Instructions

Step 1—How To Complete Form W-4.—

First, fill in the information asked for on lines 1 through 3 of the form. Then, if you think you might be exempt from withholding, read the instructions for Step 2 below. Otherwise, skip to Step 3 on page 2. If you want to have more money withheld from your pay, see Step 4 on page 2.

After your new Form W-4 takes effect, you should check to see if you are having the proper amount withheld. To do this, you may want to get **Publication 919, Is My Withholding Correct?** For more details on withholding, get **Publication 505, Tax Withholding and Estimated Tax**, and **Publication 553, Highlights of 1986 Tax Law Changes**. You can get these publications by calling 1-800-424-FORM (3676).

Note: If Your Allowances Change.—If the number of withholding allowances you are entitled to claim decreases to fewer than the number you claim on this Form W-4, you must file a new W-4 within 10 days.

Step 2—Are You Exempt From Withholding?

—You are exempt from withholding ONLY if:

1. Last year you did not have any Federal income tax liability; AND
2. This year you expect to have no Federal income tax liability.

Important Change in the Law.—If you can be claimed as a dependent on another person's tax return (for example, on your parent's return), you may not be exempt. You **cannot** claim exempt status if you have any nonwage income, such as interest on savings, and expect your wages plus this nonwage income to add up to more than \$500.

If you are exempt, go to line 6 of Form W-4 and complete the appropriate boxes. Your exempt status will remain in effect until February 15 of the next year. If you still qualify for exempt status next year, complete and file a new form by that date.

(Continued on page 2)

----- Cut along this line and give this form to your employer. Keep the rest for your records. -----

Form W-4 Department of the Treasury Internal Revenue Service		Employee's Withholding Allowance Certificate ► For Privacy Act and Paperwork Reduction Act Notice, see instructions.		OMB No. 1545-0010 1987
1 Type or print your full name		2 Your social security number		
Home address (number and street or rural route)		3 Marital Status { <div style="display: inline-block; vertical-align: middle;"> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher Single rate </div>		
City or town, state, and ZIP code				
4 Total number of allowances you are claiming (from the Worksheet on page 3)		<div style="border: 1px solid black; padding: 2px;">\$</div>		
5 Additional amount, if any, you want deducted from each pay (see Step 4 on page 2)		<div style="border: 1px solid black; padding: 2px;"> <div style="background-color: #cccccc; width: 100px; height: 15px;"></div> </div>		
6 I claim exemption from withholding because (see Step 2 above and check boxes below that apply):		<div style="border: 1px solid black; padding: 2px;"> Year 19 19 </div>		
a <input type="checkbox"/> Last year I did not owe any Federal income tax and had a right to a full refund of ALL income tax withheld, AND b <input type="checkbox"/> This year I do not expect to owe any Federal income tax and expect to have a right to a full refund of ALL income tax withheld. If both a and b apply, enter the year effective and "EXEMPT" here		<input type="checkbox"/> Yes <input type="checkbox"/> No		
c If you entered "EXEMPT" on line 6b, are you a full-time student?				
Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or, if claiming exemption from withholding, that I am entitled to claim the exempt status.				
Employee's signature ►		Date ► 19		
7 Employer's name and address (Employer: Complete 7, 8, and 9 only if sending to IRS)		8 Office code	9 Employer identification number	

Step 3—Complete the Worksheet on Page 3.—By using this worksheet, the amount of tax withheld from your pay should closely match your tax liability for the year.

Please claim all the withholding allowances to which you are entitled. In certain cases, your employer must send copies of the Form W-4 to IRS. You may then be asked to verify your allowances. This applies if you claim more than 10 withholding allowances, or you claim exemption from withholding under Step 2 and your wages are expected to usually exceed \$200 a week.

Penalty.—You may be fined \$500 if, with no reasonable basis, you file a Form W-4 that results in less tax being withheld than is properly allowable. In addition, criminal penalties apply for willfully supplying false or fraudulent information or failing to supply information requiring an increase in withholding.

Line B—Special Withholding Allowance.—The Special Withholding Allowance is very important. Claim it if you qualify for it, because if you **do not**, too much tax may be withheld from your pay.

Claim this allowance if:

- You are single and have only one job at a time; OR
- You are married, have only one job at a time, and your spouse does not work; OR
- You have two jobs at a time and only one job paid more than \$2,500; OR
- You are married, both you and your spouse work, and only one job paid more than \$2,500.

Line E—Should I Stop Here?—You may stop here and enter the total from line E on Form W-4, line 4, **only** if you do not need to increase or decrease your allowances as explained between lines E and F of the worksheet.

Line F—Adjustments to Income.—Enter the total of the following:

- Qualified reimbursed employee business expenses (unreimbursed expenses are allowed only as an itemized deduction)
- Qualified alimony payments made
- Deductible business and investment losses
- Penalty on early withdrawal of savings
- Qualified contributions to an IRA account or Keogh plan. If either you or your spouse, if applicable, have an IRA and are covered by an employer's pension plan, your 1987 IRA deduction may be reduced or eliminated if your adjusted gross income is at least \$40,000 (\$25,000 if single, or \$0 if married filing separately). Get **Publication 590**, Individual Retirement Arrangements (IRAs), for details.

Line G—Itemized Deductions.—Enter the total of the following:

- Medical expenses in excess of 7.5% of your AGI*
- State and local taxes (exclude sales taxes)
- Home mortgage interest and 65% of personal interest
- Qualified investment interest
- Charitable contributions
- Certain casualty and theft losses in excess of 10% of AGI*
- Moving expenses (if reimbursed, include only if your employer withheld tax on them)
- Miscellaneous deductions (most of these are now deductible only in excess of 2% of AGI*; see Publication 553)

* In general, your AGI (adjusted gross income) is your income less any adjustments to income included on line F of the worksheet.

Line J—Additional Standard Deduction for Age or Blindness.—If you do not expect to itemize deductions on your 1987 tax return and either you or your spouse is age 65 or over or blind, use the following table.

	If 65 or over or blind, enter on line J:	If 65 or over and blind, enter on line J:
Single	\$1,210	\$1,960
Head of Household	\$2,610	\$3,360
Married-Joint	\$1,840 **	\$2,440 **
Married-Separate	\$1,220	\$1,820
Qualifying Widow(er)	\$1,840	\$2,440

** If your spouse is 65 or over or blind, add \$600 to this amount. Add \$1,200 if spouse is both 65 or over and blind.

Line K—Tax Credits.—Enter the amount of any tax credits you expect to claim, such as the credit for child and dependent care expenses, the earned income credit (EIC), and other credits shown on the 1986 Form 1040. The amount of the EIC has increased for 1987. Get Publication 553 for details. Do not include the EIC if you are receiving advance payment of it.

Line O.—Round the result to the nearest whole number. Drop amounts under .50. Increase amounts from .50 to .99 to the next whole number. For example, 3.25 becomes 3, and 4.61 becomes 5.

Lines Q through T—Working Spouse? More Than One Job? Nonwage Income?—So that you will have enough tax withheld, you **MUST** complete any lines that apply to you.

Line U—Total Withholding Allowances.—If the number on line T is larger than the number on line P, you will probably owe more tax when you file your return and may have to pay a penalty unless you take further

steps to have more tax withheld from your pay. You may use the instructions for Step 4 to estimate how much additional tax you should request your employer to withhold each pay period. As an alternative, you may use the 1987 **Form 1040-ES**, Estimated Tax for Individuals, to make this computation.

Step 4—Additional Amount You Want Deducted From Each Pay.—In some instances, you will be underwithheld, even if you do not claim any withholding allowances on Form W-4. This could occur if you have a working spouse, more than one job at a time, or nonwage income, **AND** the number on line T of the worksheet is larger than the number on line P.

To correct this problem, you may have more tax withheld by filling in a dollar amount on line 5 of Form W-4. A method of figuring this amount follows:

1. Enter the number from line T of the worksheet
2. Enter the number from line P of the worksheet
3. Subtract line 2 from line 1
4. Enter the amount from the table below that applies to you \$
5. Multiply line 3 by line 4 \$
6. Divide line 5 by the number of pay periods each year. Enter the result here and on Form W-4, line 5. \$

Married Workers' Combined Annual Income	Line 4 Amount
Under \$4,860	\$209
\$4,860 - \$29,860	\$285
\$29,861 - \$46,860	\$532
\$46,861 - \$91,860	\$665
\$91,861 and over	\$732
Unmarried Worker's Annual Income	Line 4 Amount
Under \$2,440	\$209
\$2,440 - \$17,440	\$285
\$17,441 - \$27,640	\$532
\$27,641 - \$54,640	\$665
\$54,641 and over	\$732

Privacy Act and Paperwork Reduction Act Notice.—We ask for this information to carry out the Internal Revenue laws of the United States. We may give the information to the Department of Justice for civil or criminal litigation and to cities, states, and the District of Columbia for use in administering their tax laws. You are required to give this information to your employer.

Worksheet To Figure Your Withholding Allowances

Note: If you have a working spouse or more than one job at a time, use only one worksheet to figure your total allowances, combining all income, deductions, and credits on the one worksheet.

- A** Enter "1" for yourself unless you can be claimed as a dependent on another person's tax return **A** _____
- B Special Allowance.**—Enter "1" if:
 • you are single and you have only one job; or
 • you are married, you have only one job, and your spouse does not work; or
 • wages earned by you on a second job or earned by your spouse (or both) are \$2,500 or less. } **B** _____
- C** Enter "1" for your spouse unless your spouse can be claimed as a dependent on another person's tax return **C** _____
- D** Enter number of dependents other than your spouse that you expect to claim on your tax return **D** _____
- E** Add lines A through D and enter the total*—Read the following instructions to see if you should stop here **E** _____

You **MUST** complete lines Q through T if you have total income of \$950 or more from the following sources:

- A Working Spouse • More Than One Job • Nonwage Income

You **SHOULD** complete lines F through P if you expect to have:

- Itemized Deductions • Tax Credits • Adjustments to Income • Age or Blindness Deduction

Otherwise, **STOP** here and enter the number from line E on Form W-4, line 4.

- F** Enter your estimated adjustments to income **F** \$ _____
- G** Enter your estimated itemized deductions **G** \$ _____
- H** Enter:
 \$3,760 if married filing jointly or qualifying widow(er)
 \$2,540 if single or head of household
 \$1,880 if married filing separately } **H** \$ _____
- I** Subtract the amount on line H from line G. Enter the result, but not less than zero **I** \$ _____
- J Age 65 or Over? Blind?** If you do not plan to itemize deductions, enter your additional standard deduction from instructions for line J on page 2 **J** \$ _____
- K** Enter your estimated tax credits, such as child and dependent care credit or earned income credit **K** \$ _____
- L** If line K is zero, skip to line N. Otherwise, enter the number from the table below **L** _____

Married Filing Jointly or Qualifying Widow(er)			Single or Married Filing Separately			Head of Household		
If your combined estimated wages are—		Enter on line L	If your estimated wages are—		Enter on line L	If your estimated wages are—		Enter on line L
At least	But less than		At least	But less than		At least	But less than	
\$0	\$12,500	9	\$0	\$6,200	9	\$0	\$8,800	9
\$12,500	\$37,500	6.5	\$6,200	\$21,000	6.5	\$8,800	\$29,000	7
\$37,500	\$55,000	3.5	\$21,000	\$31,500	3.5	\$29,000	\$44,000	4
\$55,000	\$110,000	3	\$31,500	\$70,000	3	\$44,000	\$100,000	3
\$110,000 or over		2.5	\$70,000 or over		2.5	\$100,000 or over		2.5

- M** Multiply the amount on line K by the number on line L and enter the total amount here **M** \$ _____
- N** Add lines F, I, J, and M. Enter the total amount here **N** \$ _____
- O** Divide the amount on line N by \$1,900. Round to the nearest whole number (see instructions on page 2) **O** _____
- P** Add lines E and O and enter the total number here **P** _____
- Q Nonwage Income?**—Enter the estimated amount, if any, of all your nonwage income **Q** \$ _____
- R Working Spouse? More Than One Job?**—Too little tax may be withheld if either of these situations applies. See page 4 for line R instructions and tables to figure the amount to enter on this line **R** \$ _____
- S** Add amounts on lines Q and R and enter the total amount here **S** \$ _____
- T** Divide the amount on line S by \$1,900. Round to the nearest whole number (see instructions for line O) **T** _____
- U Total Withholding Allowances.**—Subtract the number on line T from the number on line P. Enter the result here and on Form W-4, line 4. * If the result is zero or less, enter zero and see instructions for line U on page 2 **U** _____

* If you have more than one job or if your spouse works, you may claim all of your allowances on one job or you may claim some on each job, but you may **NOT** claim the same allowances more than once. Your withholding will usually be more accurate if you claim **all** allowances on the Form W-4 for the job with the largest wages and claim zero on all other Forms W-4.

Instructions and Tables for Line R of the Worksheet

1. Enter wages from the HIGHEST paying job (of either spouse, if married) \$ _____
2. _____
3. Enter the number from line P of Worksheet on page 3 _____ X _____ \$ _____
4. Multiply line 2 by line 3. Enter the result here _____
5. Subtract line 4 from line 1. If zero or less, enter zero _____
6. Enter wages from the NEXT HIGHEST paying job _____
7. If married filing jointly, use Table A. Otherwise, use Table B.
8. Read ACROSS the table and find the column for the line 5 amount.
9. Read DOWN the left column and find the row for the line 6 amount.
10. Enter on line R of the Worksheet the amount in the table where the column and row meet.

Table A—For Married Couples Filing Joint Returns

Amount From Line 6 Above		Amount From Line 5 Above																				
At Least—	But Less Than—	Under \$4,000	And Under \$18,000	And Under \$20,000	And Under \$22,000	And Under \$24,000	And Under \$26,000	And Under \$28,000	And Under \$30,000	And Under \$32,000	And Under \$34,000	And Under \$36,000	And Under \$38,000	And Under \$40,000	And Under \$42,000	And Under \$44,000	And Under \$46,000	And Under \$48,000	And Under \$50,000	And Under \$55,000	And Under \$60,000	\$70,000 Or Over
\$0	\$2,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-\$0.000	\$4,000	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
\$4,000	\$6,000	0	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800
\$6,000	\$8,000	0	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800
\$8,000	\$10,000	0	800	800	800	1,000	2,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700	3,700
\$10,000	\$12,000	0	800	800	1,000	2,700	4,400	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600
\$12,000	\$14,000	0	800	1,000	2,700	4,400	6,200	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500
\$14,000	\$16,000	0	800	2,700	4,400	6,200	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500
\$16,000	\$18,000	0	800	4,400	6,200	7,900	7,400	7,400	7,400	7,400	7,400	7,400	7,400	7,400	7,400	7,400	7,400	7,400	7,400	7,400	7,400	7,400
\$18,000	\$20,000	0	800	6,200	7,900	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300	8,300
\$20,000	\$22,000	0	1,000	7,900	9,300	9,300	9,300	9,300	9,300	9,300	9,300	9,300	9,300	9,300	9,300	9,300	9,300	9,300	9,300	9,300	9,300	9,300
\$22,000	\$24,000	0	2,700	9,600	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200
\$24,000	\$26,000	0	4,400	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100	11,100
\$26,000	\$28,000	0	6,200	12,100	12,100	12,400	12,900	13,400	13,900	14,400	14,700	14,700	14,700	14,700	14,700	14,700	14,700	14,700	14,700	14,700	14,700	14,700
\$28,000	\$30,000	0	7,900	13,000	13,300	13,800	14,300	14,800	15,300	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800
\$30,000	\$32,000	0	8,600	13,700	14,200	14,700	15,200	15,700	16,200	16,500	16,500	16,500	16,500	16,500	16,500	16,500	16,500	16,500	16,500	16,500	16,500	16,500
\$32,000	\$34,000	0	8,600	14,200	14,700	15,200	15,700	16,200	16,700	16,900	16,900	16,900	16,900	16,900	16,900	16,900	16,900	16,900	16,900	16,900	16,900	16,900
\$34,000	\$36,000	0	8,600	14,700	15,200	15,700	16,200	16,700	17,200	17,300	17,300	17,300	17,300	17,300	17,300	17,300	17,300	17,300	17,300	17,300	17,300	17,300
\$36,000	\$38,000	0	8,600	15,200	15,700	16,200	16,700	17,200	17,700	17,700	17,700	17,700	17,700	17,700	17,700	17,700	17,700	17,700	17,700	17,700	17,700	17,700
\$38,000	\$40,000	0	9,200	15,700	16,200	16,700	17,200	17,700	18,100	18,100	18,100	18,100	18,100	18,100	18,100	18,100	18,100	18,100	18,100	18,100	18,100	18,100
\$40,000	\$42,000	0	10,200	16,200	16,700	17,200	17,700	18,200	18,500	18,500	18,500	18,500	18,500	18,500	18,500	18,500	18,500	18,500	18,500	18,500	18,500	18,500
\$42,000	\$44,000	0	11,100	16,700	17,200	17,700	18,200	18,700	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000	19,000
\$44,000	\$46,000	0	12,000	17,200	17,700	18,200	18,700	19,200	19,300	19,300	19,300	19,300	19,300	19,300	19,300	19,300	19,300	19,300	19,300	19,300	19,300	19,300
\$46,000	\$48,000	0	12,900	17,700	18,200	18,700	19,200	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700
\$48,000	\$50,000	0	12,900	17,700	18,200	18,700	19,200	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700
\$50,000	\$55,000	0	12,900	17,700	18,200	18,700	19,200	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700
\$55,000	\$60,000	0	12,900	17,700	18,200	18,700	19,200	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700
\$60,000	\$70,000	0	12,900	17,700	18,200	18,700	19,200	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700	19,700
\$70,000		0	12,900	18,300	19,100	19,800	20,600	21,000	21,000	21,400	21,600	21,800	22,000	22,200	22,400	22,600	22,800	23,000	23,200	23,600	24,100	24,800

Table B—For All Others

Amount From Line 6 Above		Amount From Line 5 Above									
At Least—	But Less Than—	Under \$10,000	And Under \$12,000	And Under \$14,000	And Under \$16,000	And Under \$18,000	And Under \$20,000	And Under \$22,000	And Under \$24,000	And Under \$30,000	And Under \$40,000
\$0	\$4,000	0	0	0	0	0	0	0	0	0	0
\$4,000	\$6,000	0	0	0	0	0	0	0	0	0	0
\$6,000	\$8,000	0	0	0	0	0	0	0	0	0	0
\$8,000	\$10,000	0	0	0	0	0	0	0	0	0	0
\$10,000	\$12,000	0	1,500	3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300
\$12,000	\$14,000	0	3,300	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700
\$14,000	\$16,000	0	3,300	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
\$16,000	\$18,000	1,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500
\$18,000	\$20,000	1,900	6,900	7,400	7,400	7,400	7,400	7,400	7,400	7,400	7,400
\$20,000		2,100	8,400	8,400	8,400	8,400	8,400	8,400	8,400	8,400	8,400